

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF WESTERN PENNSYLVANIA

Proceeding Memo

C conciliation Conference:

Debtor: JERRY A. & KATHY J. MCKINNEY
Case Number: 17-70777-JAD Chapter: 13
Date / Time / Room: FRIDAY, APRIL 05, 2019 11:00 AM COURTROOM B
Bankruptcy Judge: JEFFERY A. DELLER
Courtroom Clerk: JEFF FURIS
Reporter / ECR: N/A

Matter:

Contested Hearing on Debtors' Amended Chapter 13 Plan Dated 11/30/2018
- Conciliation Conference Held 12/6/2018 - Continued To 2/28/2019
- Conciliation Conference Held 2/28/2019 - Continued To Contested
R / M #: 62 / 0

Appearances:

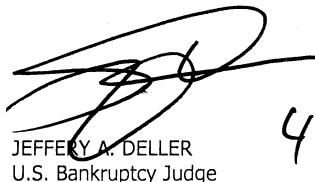
TRUSTEE: WINNECOUR / PAUL / KATZ / DESIMONE
DEBTOR(S): ~~David Valencik, Esq.~~ *Calario*
CREDITOR:

FILED
4/8/19 11:24 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Proceedings:

☐ Motion is GRANTED / DENIED
☐ Special Type Of Order:
☐ CONTINUE MATTER:
 ☐ For At Least _____ Days (Court To Issue Scheduling Order)
 ☐ To Hearing Date Of _____ at _____ AM/PM at _____
 ☐ To Conciliation Conference For _____ at _____ AM/PM at _____
☐ ISSUE EVIDENTIARY HEARING NOTICE
 ☐ Evidentiary Hearing On Value And Cram-Down Interest
 ☐ Complex / Pretrial Order - NONJURY / JURY
 ☐ Simple / Pretrial Order - NONJURY / JURY
 ☐ Parties To Undertake Discovery - Discovery Period: _____ days
☐ SETTLEMENT STIPULATION IS DUE
☒ OTHER: ** ORDER*

Confirmation is denied, and an order shall be entered that dismiss this case without prejudice.


JEFFERY A. DELLER
U.S. Bankruptcy Judge

4-5-2019

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerry A. McKinney
 Kathy J. McKinney
 Debtors

Case No. 17-70777-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: pdf900

Page 1 of 3
 Total Noticed: 96

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db/jdb
 cr
 cr
 +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542
 +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste 3000, Southfield, MI 48034-8331
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14719067 +ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401
 14719073 +AM Std Asst., 100 Cambridge St., Suite 1600, Boston, MA 02114-2518
 14719072 Altoona Regional, 820 Howard Ave., Altoona, PA 16601
 14719074 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 14719092 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Continental Finance, P.O. Box 105125, Atlanta, GA 30348)
 14719080 #+Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
 14719082 +Centre Diagnostic, P.O. Box 197, State College, PA 16804-0197
 14719083 +Centre Emergency Med., P.O. Box 6009, Hermitage, PA 16148-1009
 14719084 +Chase Card, Attn: Correspondence, P.O. Box 15298, Wilmington, DE 19850-5298
 14719085 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 14719086 +Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305
 14719087 +Clearfield Hospital, P.O. Box 731584, Dallas, TX 75373-1584
 14719089 +Comcast Cable, P.O. Box 23870, Jacksonville, FL 32241-3870
 14719090 +Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172
 14719091 Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476
 14720041 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
 14719095 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
 14719098 +David J. Hickton, Esq., US Postal Office & Courthouse, 700 Grant Street, Suite 4000,
 Pittsburgh, PA 15219-1956
 14719099 +Delta Management Associates, Inc., 100 Everatt Avenue, Suite 6, P.O. Box 9191,
 Chelsea, MA 02150-9191
 14771459 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 14810088 +FirstEnergy/Penelec, 101 Crawford's Corner Rd. Bldg. #1 Ste., Holmdel, NJ 07733-1976
 14719101 Fst Premier, 601 S. Minneapolis Ave., Sioux Falls, SD 57104
 14719102 +Geisinger, P.O. Box 27727, Newark, NJ 07101-7727
 14719103 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
 14719106 HSBC, P.O. Box 7114, Charlotte, NC 28272
 14719107 +HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 33510-3942
 14719104 +Holiday Financial, 1800 Daisy Street, Ext. St., Clearfield, PA 16830-3265
 14719105 +Home Health Ressource, P.O. Box 13150, Overland Park, KS 66282-3150
 14719108 +ICN IPA Collection, P.O. Box 893, Washington, PA 15301-0893
 14719111 +KML Law Group, P.C., Mellon Independence Center-Suite 5000, 701 Market Street,
 Philadelphia, PA 19106-1538
 14719112 +L.S. Ross Assoc., P.O. Box 6099, Jackson, MI 49204-6099
 14719113 +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356
 14719114 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Coral Gables, FL 33146-1837
 14719115 +Laurel Eye Clinic, P.O. Box 1180, Sharpsburg, GA 30277-0964
 14719125 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
 14719120 +Med East Post Opd Surgical, P.O. Box 822796, Philadelphia, PA 19182-2796
 14719122 Meredith Manor, Waverly, WV 26184
 14719124 Mihalkd's, One Hillside Drive, Altoona, PA 16601
 14719126 +Mt. Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905
 14719127 +Mt. Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005
 14719128 +National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
 14719129 +National Recovery, 2491 PaxtonSt., Harrisburg, PA 17111-1036
 14719132 +Penelec, P.O. Box 16001, Reading, PA 19612-6001
 14719133 +Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988
 14719134 +Penn Credit, 916 S. 14th St., P.O. Bo 988, Harrisburg, PA 17108-0988
 14719135 +Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157
 14719136 +Penn Highlands Clfd, P.O. Box 893, Washington, PA 15301-0893
 14719137 +Penn Highlands Dubois, P.O. Box 447, Du Bois, PA 15801-0447
 14719139 +Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
 14719140 R&R Radiology Consultants, P.O. Box 129, State College, PA 16803
 14719141 +Scheer, Green & Burke, P.O. Box 1312, Toledo, OH 43603-1312
 14719142 +Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559
 14719145 +The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303
 14719146 +The HMC Group, Collection Agency, P.O. Box 16211, Rocky River, OH 44116-0211
 14719148 +Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
 14719149 +Tyron Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518
 14719152 +UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 09 2019 02:41:45 Exeter Finance LLC,
 P.O. Box 165028, Irving, TX 75016-5028
 14719069 +E-mail/Text: EBNProcessing@afni.com Apr 09 2019 02:36:57 AFNI, 1310 MLK Drive,
 P.O. Box 3517, Bloomington, IL 61702-3517
 14719068 +E-mail/Text: katie.wilson@advanceddisposal.com Apr 09 2019 02:36:30 Advanced Disposal,
 6330 Route 219, Brockway, PA 15824-5016

District/off: 0315-7

User: mgut
Form ID: pdf900

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Total Noticed: 96

Date Rcvd: Apr 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14719070 +E-mail/Text: kristin.villneuve@allianceoneinc.com Apr 09 2019 02:36:26 Alliance One,
4850 Street Rd. Suite 300, Feasterville Trevose, PA 19053-6643

14719071 +E-mail/Text: ally@ebn.phinsolutions.com Apr 09 2019 02:36:26 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300

14736809 E-mail/Text: ally@ebn.phinsolutions.com Apr 09 2019 02:36:26 Ally Financial,
PO Box 130424, Roseville MN 55113-0004

14719075 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Apr 09 2019 02:37:19
Barks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329

14719081 +E-mail/Text: bankruptcy_notifications@ccsusa.com Apr 09 2019 02:37:14
CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679

14719077 +E-mail/Text: bankruptcy@cavps.com Apr 09 2019 02:37:01 Calvary Portfolio Services,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322

14719079 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 09 2019 02:41:44 Capital One,
P.O. Box 30285, Salt Lake City, UT 84130-0285

14719078 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 09 2019 02:41:44 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

14745054 +E-mail/Text: bankruptcy@cavps.com Apr 09 2019 02:37:01 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

14719088 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 09 2019 02:36:55 Collection Service Center,
839 5th Avenue, New Kensington, PA 15068-6303

14719093 +E-mail/Text: csdlclientservices@cboflanc.com Apr 09 2019 02:37:03
Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster, PA 17608-1271

14719094 +E-mail/Text: bankruptcy_notifications@ccsusa.com Apr 09 2019 02:37:14
Credit Collections Services, Two Wells Avenue,, Newton Center, MA 02459-3246

14719097 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 09 2019 02:37:03
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

14719096 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 09 2019 02:37:03
Credit Management Company, 2121 Noblestown Road, Attn: Bankruptcy Dept.,
Pittsburgh, PA 15205-3956

14719100 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Apr 09 2019 02:41:21 Exeter Finance Corp.,
P.O. Box 166008, Irving, TX 75016-6008

14805856 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Apr 09 2019 02:41:45 Exeter Finance LLC,
P.O. Box 167399, Irving, TX 75016-7399

14719110 +E-mail/Text: cio.bncmail@irs.gov Apr 09 2019 02:36:31 Internal Revenue Service,
Attn: Sandra Bence, 1000 Liberty Avenue, Stop 711B, Pittsburgh, PA 15222-4107

14719117 +E-mail/Text: ebn@ltdfin.com Apr 09 2019 02:36:33 LTD Financial Services,
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

14719118 +E-mail/PDF: resurgentbknofications@resurgent.com Apr 09 2019 02:41:23 LVNV Funding LLC,
P.O. Box 10497, Greenville, SC 29603-0497

14780285 E-mail/PDF: resurgentbknofications@resurgent.com Apr 09 2019 02:41:47
LVNV Funding, LLC its successors and assigns as, assignee of SpringCastle Credit Funding,
Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

14801694 E-mail/Text: camanagement@mtb.com Apr 09 2019 02:36:34 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288

14719116 +E-mail/PDF: gecsed@recoverycorp.com Apr 09 2019 02:41:33 Lowes, P.O., Box 530914,
Atlanta, GA 30353-0914

14719121 +E-mail/Text: rcpsbankruptcyntices@parallon.com Apr 09 2019 02:37:16 Medicredit Inc.,
P.O. Box 1629, Maryland Heights, MO 63043-0629

14719123 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 09 2019 02:36:50 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255

14719138 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 09 2019 02:41:21
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

14720424 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 09 2019 02:41:21
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14719143 +E-mail/Text: bankruptcy@sw-credit.com Apr 09 2019 02:36:53 Southwest Credit Systems,
4120 International Parkway ste 1100, Carrollton, TX 75007-1958

14719144 +E-mail/PDF: cbp@onemainfinancial.com Apr 09 2019 02:41:30 Springleaf, P.O. Box 64,
Evansville, IN 47701-0064

14719147 +E-mail/Text: bankruptcydepartment@tsico.com Apr 09 2019 02:37:08 Transworld Sytems,
P.O. Box 15273, Wilmington, DE 19850-5273

14719151 +E-mail/Text: skorman@uoc.com Apr 09 2019 02:37:14 UOC, 101 Regent Court,
State College, PA 16801-7965

14719150 +E-mail/Text: bnc@alltran.com Apr 09 2019 02:36:27 United Recovery Systems,
P.O. Box 722929, Houston, TX 77272-2929

14719153 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Apr 09 2019 02:36:24
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Dr., Ste 500,
Saint Charles, MO 63304-2225

14768651 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 09 2019 02:41:24 Verizon,
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr LakeView Loan Servicing, LLC
cr Lakeview Loan Servicing, LLC

District/off: 0315-7

User: mgut
Form ID: pdf900

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Total Noticed: 96

Date Rcvd: Apr 08, 2019

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719119* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Mabt/contfin, P.O. Box 8099, Newark, DE 19714)
14719109* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Centralized Insolvency Operations,
P.O. Box 21126, Philadelphia, PA 19114-0326)
14733566* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
14719076 ##+Beneficial, P.O. Box 1231, Brandon, FL 33509-1231
14719130 ##+Northland Group Inc., P.O. Box 129, Thorofare, NJ 08086-0129
14719131 ##+PA Collection, P.O. Box 893, Washington, PA 15301-0893

TOTALS: 2, * 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 8, 2019 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com
David Z. Valencik on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor Jerry A. McKinney dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Kathy J. McKinney dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com; mortoncraigecef@gmail.com

TOTAL: 10